

**Fill in this information to identify the case:**

Debtor 1 Keli N. Jaxheimer aka Kelly N. Jaxheimer

Debtor 2

United States Bankruptcy Court for the MIDDLE District of Pennsylvania

Case number 19-00071 HWV

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.

**Court claim no. (if known):** 3

**Last 4 digits** of any number you use to identify the debtor's account: 7959

**Date of payment change:**

Must be at least 21 days after date of this notice

12/01/2022\*

**New total payment:**

\$868.34

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

**Current escrow payment:** \$ 367.86

**New escrow payment:** \$ 373.25

**Part 2: Mortgage Payment Adjustment**

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

**Current interest rate:** \_\_\_\_\_%

**New interest rate:** \_\_\_\_\_%

**Current principal and interest payment:** \$ \_\_\_\_\_ **New principal and interest payment:** \$ \_\_\_\_\_

**Part 3: Other Payment Change**

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

**Current mortgage payment:** \$ \_\_\_\_\_

**New mortgage payment:** \$ \_\_\_\_\_

Debtor(s) Keli N. Jaxheimer Case number (if known) 19-00071 HWV  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

x/s/ Michael P. Farrington

Signature

Date January 31, 2023

Print: Michael P. Farrington Title Attorney for Creditor  
First Name Middle Name Last Name

Company KML Law Group, P.C.

Address 701 Market Street, Suite 5000  
Number Street  
Philadelphia, PA 19106  
City State ZIP Code

Contact phone (215) 627-1322 Email mfarrington@kmlawgroup.com

\*This notice of payment change is being filed in the interest of completeness in the court record. The effective date on this analysis was scheduled to be prior to the filing of this notice. In order to comply in good faith with FRBP 3002.1(b), Quicken Loans Inc. will adjust the effective date to 12/01/2022. Furthermore, the Debtor shall receive the benefit of the decrease and any differences in the increase of payments shall be credited to the debtors account. Upon the new effective date debtor or the estate shall be solely responsible for the entire new payment amount until further adjustment.